

Casualty Assistance Guide

**Prepared by the Casualty Assistance Branch
Navy Personnel Command
PERS-621
5720 Integrity Drive
Millington, TN 38055-6210**

Dear Family Member,

The events surrounding the loss of a loved one are some of the most difficult anyone can go through. When the loved one is a member of the Navy family, it is vital that the Navy continues to “take care of its own.” The benefits and procedures outlined for you in this booklet are part of that effort.

As you read this, you have already received some assistance from your Casualty Assistance Calls Program Officer (CACO). The CACO is the Navy’s representative and assists you in a variety of ways as you try to put your affairs in order. Along with my staff and the rest of your Navy family, the CACO will do all that he or she is empowered to do to ensure you receive as much assistance as the Navy can give you.

The Sailor whom you have survived worked hard for the benefits to which you are now entitled. In the coming weeks and months, you’ll receive a great deal of information about the benefits and entitlements resulting from your loved one’s Naval service. You will also be asked to make several important decisions, which may not be easy. The Navy wants to be sure that your decisions are well informed and based on the best information available. For that reason, this booklet is provided as a ready source of basic information to refer to if you have questions. This booklet doesn’t provide every detail you will need to handle your affairs and make your decisions, but it will help you find the right answers when you need them most. Please keep this booklet nearby. Along with you CACO, the Navy, the Department of Defense, and other Federal Agencies, we are confident that you will be given the best possible care and assistance to help you get through these tough times.

We know that you may be struggling with your loss. We are very concerned that you not only receive the best administrative and legal information available, but that you are aware of how you can cope with grief and process it effectively. We believe that we are all part of a Navy family and that when one in our family, such as yourself, experiences a loss, in a sense we all do. Therefore, it is our sincere desire that this booklet help you through every facet of putting your life back together after the death of your loved one. The following pages have been written by a Navy Chaplain and are designed to help you understand at this early stage what range of emotions and responses you may be experiencing or may experience. Please read on.

D. J. GRECO
Head, Casualty Assistance Branch

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INTRODUCTION

This guide is designed to provide information to you, as the survivor of a deceased Navy member, about the rights and benefits to which you may be entitled. Sailors whose next of kin are entitled to the benefits described in this guide are active duty Sailors, reservists on active duty for training or inactive duty for training or are traveling in connection with that training, or retirees and discharged Sailors who die within 120 days from the date they were released from service, by reason of a service connected illness or injury. This guide will provide you with the basic information you need to ensure the benefits resulting from the death of the Sailor are promptly identified and distributed. Although we have attempted to present information to assist you in answering questions you may have, your Navy Casualty Assistance Calls Officer (CACO) will be available to give you more specific information and to assist you through many of the arrangements you will have to make. You may also call the Navy's Casualty Assistance Branch directly at the Navy Personnel Command at 1-800-368-3202. Your CACO and the Casualty Assistance Branch will work together to support you with any of your concerns.

The legal requirements governing the payment of death benefits must be met before claims can be paid. An attorney or claims agent is not generally required to settle death benefits. You are; of course, free to seek whatever professional advice you feel you need to assist you in these matters. Your CACO will personally assist you or help arrange for other assistance in applying for benefits. The Family Service Centers, located at all major Navy installations, are also excellent sources of information and assistance. Additionally, assistance from local chapters of the American Red Cross, Navy-Marine Corps Relief Society, or county Veterans Offices is also available.

TERMS AND DEFINITIONS

This section will provide you with terms, concepts, and general information you will need to better understand the Navy Casualty Assistance Calls Program.

Casualty Assistance Calls Officer (CACO)

A CACO is the Navy representative who notifies you that the Sailor has died. He or she will provide you with as much information as available regarding the circumstances of the Sailor's death and will answer any questions you may have. The CACO will also ensure that your immediate needs are being met during this difficult time. The CACO will immediately begin the process of providing you with any Navy assistance available in making funeral or memorial arrangements as appropriate.

The CACO will assist you and any other beneficiaries in the preparation and submission of claims to various government agencies for benefits to which you may be entitled. In addition, the Navy Personnel Command (PERS-621) will provide the CACO with a Casualty Assistance Call Package for delivery to you. This package will contain various benefit forms.

Your CACO will assist you until your claims are filed and settled or until any issues regarding those benefits are resolved. You may, of course, release the CACO at any time that you feel that their assistance is no longer needed or desired.

Primary Next of Kin (PNOK)

For most of us, the term “next of kin” means more than one person. It may mean a person's spouse and children, or it may extend to a person's parents and siblings as well. When the Navy refers to a next of kin, the term PNOK is used to identify one person who will receive notification of the death of the service member and from whom the Navy will request instructions for the transportation, preparation and interment of the deceased. The PNOK will also receive the Sailor's personal effects in most cases. The designated PNOK is in order of precedence: that is, the first living survivor highest on the following list:

- Member's surviving spouse.
- If there is no spouse, then the eldest child over the age of 18 including those by prior marriage.

- If there are no children over the age of 18, then father or mother of the deceased.

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- If there are no parents, then the eldest brother or sister or other blood relatives.

This system for determining PNOK will be used unless legal exclusive (sole) custody of the Sailor had previously been granted to a person outside this order of precedence by reason of a court decree or statutory provision.

Dependents

Dependents are those persons whose relationship with and reliance on the deceased Sailor for support entitled them to certain benefits while he or she was alive, and who, upon his or her death, become entitled to new benefits. Generally, dependents include the Sailor's surviving spouse, children (natural, adopted, or illegitimate) under age 18, unmarried children over age 18 who, before they reached age 18, became unable to care for themselves, children between the age 18 and 23 who are attending a Veterans Administration-approved school, and parents who depended on the deceased Sailor for at least half of their financial support.

Beneficiaries

Beneficiaries are those persons who are entitled, either as a result of a prior election by the Sailor or by operation of law, to receive certain death benefits, including, but not limited to, life insurance proceeds, dependency and indemnity compensation, unpaid compensation, Social Security benefits, and reimbursement of veterans education assistance plan contributions. Generally, the beneficiary is the person(s) whom the Sailor designated on his/her DD Form 93, commonly referred to as a "Page 2" and located in the Sailor's service record.

Guardianship in the Case of Minor Beneficiaries

If the Sailor is survived by a child who has not yet reached the age of majority, as established by the laws of the state where the child lives, and who has been designated by the Sailor as a beneficiary to receive monetary benefits and or is entitled to personal property, a guardian must be appointed to handle the affairs of the minor's estate. This must be done even when the child is in the care of a surviving natural or adoptive parent. A guardian is appointed by the court to protect the interests of the minor child. The focus in these situations is on the handling of money and property on behalf of the child as opposed to the other issues of raising the deceased service member's child. There are two types of guardianship with which you may need to be familiar.

The first is the *natural guardian*. Most states have by law, established an amount of money (anywhere between \$3000 to \$10,000) which, if the total monies/property to be paid to the child is less than that amount, the natural parent may act as a natural guardian. If applicable to your

case your CACO will provide you with an appropriate *Natural Guardian Affidavit*. A sample is contained in Appendix A. Once you complete this form, you must have it notarized for it to be valid. Your CACO will forward it to the Navy Casualty Assistance Branch to begin the payment

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process. If a natural or adoptive parent is granted guardianship, payment may be made to the guardian when all of the following conditions exists:

- Another legal guardian has not been appointed.
- The parent has custody of the minor child.
- All state requirements for payment of monies/property on behalf of the minor have been met.

Your CACO will help you look into those requirements.

- The parent has submitted a notarized Natural Guardian Affidavit, which identifies the state law involved and the reason for payment to the parent, and which indicates the parent's understanding of the requirements of the state law.

The second type of guardianship is the *legal guardian*. If the amount of monies/property is more than the amount specified by the state having jurisdiction over the child, a court-appointed legal guardian who may also be a natural or adoptive parent must represent the child's interests. The difference in this case is that the person who is to act in that capacity must petition the state court for appointment as the child's legal guardian. The Navy cannot recommend or engage the services of a private attorney to help you establish legal guardianship for a minor's estate. Your CACO will help you contact the nearest military legal service office for information and referral.

Report of Casualty (DD Form 1300)

One of the most important forms you will receive from the CACO will be the Report of Casualty (DD Form 1300). As the next of kin or beneficiary, you may use the DD Form 1300 to show proof of death to government and commercial agencies that pay benefits to survivors of eligible service members. The DD Form 1300 contains information on the service member's identification, background, active service, pay, interested persons, and casualty information.

Requests for additional copies to be directed to:

Commander Navy Personnel Command
PERS-621
5720 Integrity Drive
Millington, TN 38055-6210

SURVIVOR BENEFITS

This section provides a brief description of each of the benefits to which you may be entitled. As with any situation there are exceptions and special conditions that are beyond the scope of this booklet. Your CACO will assist you as you begin the process of applying for these benefits. Included in the description of each benefit is an estimate of how long it may take before you receive it. These are only estimates and the amount of time may change depending on the facts of your situation.

Death Gratuity

Death Gratuity is a \$6,000.00, lump-sum payment, intended to provide immediate financial assistance to the primary next of kin of eligible service member. The Death Gratuity will be paid to the surviving spouse. If there is no spouse, then it will be paid to the member's children (natural, adopted and/or illegitimate) in equal shares. Remember that for payment to minor children, a guardian must be appointed and the amount of the Death Gratuity may require the appointment of a legal guardian.

If there are no children, then it will be paid as designated by the service member in his or her service record, e.g., parents, or persons in loco parentis, brother, or sister. Any person such as a grandparent, or aunt or uncle who lived in the same household with the service member for at least one year may also be an eligible recipient of the Death Gratuity. Such a person must be legally recognized as having stood in *loco parentis*, meaning he or she exercised parental control over and provided care to the service member at the time he or she entered the Navy.

It is important to note that the contents of the service member's Last Will and Testament do not constitute a legal designation for purpose of payment of Death Gratuity.

The Death Gratuity payment will be made within the 24-72 hours of notification of the service member's death. The nearest Navy Base or Navy Disbursing Office will disburse the payment.

Unpaid Compensation

The designated beneficiary listed on the page 2 will receive any unpaid compensation due the service member on date of death. If no beneficiary was designated, then the recipient will be the surviving spouse. If there is no spouse, then any surviving children on their descendants will receive the funds in equal shares. If there are no children, then the parents of the service member will receive the funds. If there are no parents, then the funds will be distributed either to

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the person appointed to represent the member's estate or, if no representative was appointed then according to the state probate laws governing the service member's estate.

The CACO will assist you in the completion of the Claim for Unpaid Compensation of Deceased Members of the Uniformed Services (Standard Form 1174), which is an application to receive the remaining money in the service member's account. The CACO will forward the original to DFAS-Cleveland Center, after providing fax copies to the Commander, Navy Personnel Command (PERS-621) and DFAS-Cleveland Center. These claims are usually settled within 60-90 days of the service member's death, and may include pay and allowances accumulated up to the date of death (less any indebtedness to the Government), as well as any unused leave due on the date of death.

Servicemember's Group Life Insurance (SGLI)

Effective April 6, 1996, SGLI coverage was automatically provided to each service member from date of entry on active duty for \$200,000 unless the service member elected a reduced amount in writing. A member's election for SGLI coverage is contained in the service record. The person designated in writing by the service member on his or her SGLI election form will be the beneficiary and will receive the proceeds of the insurance policy. If the service member named no beneficiary, the recipient of the proceeds is determined By Law.

The SGLI proceeds are paid in a lump-sum or in 36 equal monthly installments. If the service member designated no particular settlement option, the beneficiary may select the method of settlement. However, if the service member elected 36 monthly installments, payment can be made only in that manner.

Within 10 days of the service member's death, the Commander, Navy Personnel Command (PERS-621) will review the Sailor's record to determine the proper recipient of the SGLI proceeds and inform the CACO. The CACO will then deliver a Claim for Death Benefits (SGLV Form 8283) to the person entitled to receive the proceeds. The CACO will assist the designated recipient in filing a claim. The claim is usually settled within 4-6 weeks of receipt by Office of Servicemember's Group Life Insurance (OSGLI).

It is important to note that, if the cause and circumstances of death on the initial DD Form 1300 indicates "Determination Pending," there could be a significant delay in payment. The term "Determination Pending" is used while awaiting the results of an investigation to determine the exact cause of death. In all cases of homicide, there may be additional delay in payment until it is determined that the beneficiaries are not implicated in the death.

Your CACO will be able to answer any general questions you have about SGLI. Further details can also be obtained from the OSGI, 213 Washington Street, Newark, NJ 07102-2999. Their toll free number is 1-800-419-1473.

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Basic Allowance for Housing

The spouse and children (including children from a previous marriage) of a deceased service member living in government quarters are entitled to either remain in government housing for 180 days, or to relocate to private quarters and receive a 180-day Basic Allowance for Housing (BAH) or Overseas Housing Allowance (OHA) as appropriate. To receive this allowance for private quarters, the service member must have been eligible to receive those allowances for his or her dependents at the time of death. Note that the entitlement is 180 days, which may be any combination of use of government quarters and or allowances for private quarters. Housing benefits will generally be finalized within 7-14 days of the notification of next of kin.

Social Security Benefits

Any benefits you may receive from the Social Security Administration (SSA) are administered by that agency independent of any benefits you receive through the Navy. You should contact the SSA as soon as possible after the service member's death so that your long term benefits can start as soon as possible. Within 30-90 days, SSA will pay to a surviving spouse or children a \$225 lump sum death payment and will provide other monthly benefits to surviving family member. The amount of those benefits depends on how long the service member worked and contributed through Federal Insurance Contributions Act (FICA) payroll deductions.

Your CACO will provide you with the claim application form and will help you arrange for an appointment. The CACO will also accompany you to that meeting if you wish. You may also contact the SSA for more information about this benefit at 1-800-772-1213.

SSA claims are usually settled within 60-90 days from the date the SSA receives the claim.

Survivor Benefits Plan (SBP)

SBP provides a monthly payment to the survivors of a retired or retirement-eligible service member. It is intended to compliment the benefits paid by the Social Security Administration. The SBP is an annuity that is equivalent to the amount the service member could have provided

to his dependents had he or she died in a retired status rather than continuing on active duty until the time of death.

Generally, for a surviving spouse, the annuity will be 55% of the retired pay to which the member would have been entitled. The SBP annuity will be reduced by the amount of payment provided under the Dependency and Indemnity Compensation (DIC) program. When the surviving spouse reaches 62 years of age, the annuity is recalculated to 35 percent of the pay to which the member would have been provided, or reduced by the amount of social security benefits.

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The benefit is payable for the life of the spouse unless she remarries before age 55. Your CACO will assist you in processing your claim. Questions concerning this program may also be directed to:

Defense Finance and Accounting Service
DE/FRB
6760 E. Irvington Place
Denver, CO 80279-6000
1-800-435-3396

or

Commander Navy Personnel Command
Survivor Benefits Program Manager
(PERS-622)
5720 Integrity Drive
Millington, TN 38055-6220
1-800-255-8950

Claims for SBP will usually take 60-90 days to settle after receipt of claim.

Dependency and Indemnity Compensation (DIC)

If the service member died in the line of duty or as a result of a service-connected disability, the surviving spouse may receive Dependency and Indemnity Compensation (DIC), a non-taxable monthly annuity payment administered by the Department of Veterans Affairs (VA). There are also additional amounts paid for each child. Children must be under age 18 at the time of the service member's death, or if between the age of 18 and 23, enrolled full-time in a VA-approved school. DIC also pays a separate award in addition to the monthly sum for children over 18 years old who became permanently incapable of supporting themselves before reaching age 18. You will need to submit a completed VA Form 21-534 or 21-535 if you are an eligible parent of the deceased service member. Your CACO will assist you in completing the forms and

will arrange a visit to the nearest VA office. If you wish, the CACO will accompany you to discuss with the VA all of your options and VA benefits. To find the office nearest to you, call toll free 1-800-827-1000. It generally takes about 120-180 days to settle either a DIC or a pension claim with the VA.

Please note that the VA will determine eligibility for DIC benefits based, in part, on the results of any investigations into cause and manner of death. Circumstances may indicate that the service member died as a result of his or her own willful misconduct to such an extent that the VA may classify the death as not in the line of duty or service-connected. Such a determination may be appealed and your CACO will, if the need arises, advise you to seek legal counsel or can refer you to a Navy Legal Services Office.

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VA Pension

In cases where VA determines that the service members death was outside the line of duty and that the survivors are not, therefore, eligible for DIC payments, the survivors may still be eligible for benefits from a VA Death Pension. Benefits may be payable if the service member had completed at least 2 years of active honorable service.

Survivors of veterans with at least 90 days wartime service who were not dishonorably discharged may also qualify for VA pension benefits even though his or her death was not service connected. A determination for eligibility will be based in part on financial need of the surviving spouse and/or children.

In either of these situations, the VA will make a determination based on the facts of each case. It is, therefore, extremely important that you contact the nearest VA Regional Office for information and assistance.

Personal Effects and Household Goods

In addition to the 180-day extension of housing and/or housing allowances discussed earlier, the Navy will pay for the movement of household goods and personal effects of the service member to the following locations:

- The member's last permanent duty station.
- The member's home of record.
- The home of his or her dependent(s).
- The home of the next of kin, or to other persons legally entitled to receive custody of the Sailor's household goods.

Household goods will include all personal property associated with the Sailor's home. It also includes all personal effects belonging to the Sailor and his dependents which can be legally transported by an authorized commercial moving company. The items to be moved must be turned over to a transportation officer or carrier within one year of the Sailor's death for shipment to the desired location. If you require more time, you must provide a written request to:

Commanding Officer
Navy Supply Systems Command
Attn: NAVSUP-53
Post Office Box 2050
Mechanicsburg, PA 17055-0791

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The CACO will assist you in arranging for shipment and will contact the personal property officer at the nearest military installation to answer any questions you may have. You may not generally include the following items in a move of household goods:

- Personal baggage normally carried free on commercial travel.
- Live animals.
- Privately owned live ammunition.
- Hazardous materials such as insecticides, solvents, and flammable or corrosive materials.
- Perishable foods and plants.

You may temporarily store a shipment of household goods for up to 90 days. Any temporary storage beyond 90 days will be at your own expense and will only be done if you send a written request to the transportation officer handling your move which shows extenuating circumstances which are beyond your control as the reason for the extended storage. The CACO will be able to assist you in this matter.

Non-temporary storage in connection with a shipment of household goods may not exceed one year from the date of death. Storage under these conditions will be in an approved commercial or Government facility, whichever is nearest the point where the household goods are located on the date of the service member's death.

Dependent Travel

As the dependent of a deceased **active duty** Sailor, you are eligible for travel and per diem expenses in connection with the funeral or memorial services for the Sailor, and in connection with establishing a place of residence. In certain cases the dependent of a retired member may be

eligible for travel for establishing a place of residence. Check with your CACO for the eligibility criteria.

Funeral Travel

For travel to and from funeral services, you may receive reimbursement for travel to and from the place of burial. Generally, each dependent will be authorized expenses that may not exceed the cost of a Government Travel Request (GTR) or \$0.32.5 per mile if you drive your own car, as well as up to two days per diem to cover meals and incidentals. The amount of per diem changes periodically, so you should check with your CACO to get the current rates. After you have completed your travel, the CACO will assist you in submitting a claim for reimbursement. Before traveling outside the continental United States, contact your CACO for detailed information about your entitlements.

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Relocation Travel

Dependent **travel related to establishing a residence** is connected with a shipment of household goods. Dependents of deceased Naval Reserve members are not eligible for this type of government travel. You will be reimbursed for travel either to the service member's home of record, the residence of the dependents, or other place as authorized. This benefit must be exercised within one year of the service member's death; however, you may request an extension of time from the Chief of Naval Personnel, Pers-712, at DSN 223-0839.

Before you travel, either for attending the funeral or as part of relocation, your CACO will assist you in making the travel arrangements through the nearest military transportation office. Your CACO will assist you in the completion of travel claim reimbursement. The form for making these claims is the DD Form 1351-2. After you complete your travel, your CACO will forward three copies of the completed claims to the Personnel Support Activity at the nearest Navy installation.

Montgomery G.I. Bill and Veterans Educational Assistance Program (VEAP)

The Montgomery G.I. Bill and the Veterans Educational Assistance Program (VEAP) are tuition assistance programs administered by the VA for the benefit of service members who have made contributions to these programs while on active duty. Your CACO will be able to tell you what, if any, contributions the service member made. Any such contributions to the Montgomery G.I. Bill or VEAP made by a service member whose death was on active duty and/or service connected and occurred one year after discharge or release from active duty, may be paid by the VA as a death benefit equal to the amount the service member contributed, less any benefits used by service member, however the death must be determined as "service connected". It will be paid to the beneficiary or beneficiaries designated by the Sailor to receive Servicemember's Group Life Insurance (SGLI) or the by law recipients in the absence of an

election. Your CACO can assist you in requesting a refund. Requests for refunds for VEAP contributions may be made by completing a VA Form 5281 or by simply submitting a written request, along with a copy of the DD Form 1300, to the nearest regional VA office.

Your CACO will provide you with any forms you may need for these requests and will assist you in preparing them. Once submitted these claims usually take from 90-120 days to process.

Uniformed Services Identification and Privilege Card (DD Form 1173)

The Uniformed Services Identification and Privilege Card identifies the holder as an authorized patron for privileges indicated on the card. Sailor's dependents over the age of 10 must have a card to gain access to facilities such as the commissary and exchange, or to obtain medical care at a government facility or through a civilian care facility, base theater privileges and so forth. **As the surviving dependent of a deceased Sailor your present card expires**

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of the date of the Sailor's death. You must renew this card within 30 days of the Sailor's death in order to continue to have access to the aforementioned privileges.

Your CACO will make arrangements for you to receive a new card and will accompany you to the nearest Real-Time Automated Personnel Identification System (RAPIDS) site or other military installation authorized to issue ID cards. On Navy bases, this office will be the Personnel Support Activity or Detachment (PSA/PSD). You should take the old ID card along with a copy of the DD Form 1300 to the issuing office. You may use your old card for identification until a card is obtained.

Health Benefits / CHAMPUS/ TRICARE

Until recently, there have been two ways through which members of all the uniformed services and their dependents have received medical care, the benefits of which continue in the event of the service member's service-connected death. The first is called the **Uniform Services Health Benefits (USHBP)**, which provides care at uniformed services installation health care facilities such as a military hospital or base dispensary. The other is called the **(Civilian Health and Medical Program of the Uniform Services CHAMPUS)**. These programs provide in and out patient treatment for most medical problems. The primary difference between the two programs is that military medical personnel give USHBP provided care at a military installation, whereas the CHAMPUS program provides full or partial reimbursement for care provided by civilian medical facilities and will require payment of a deductible cost.

In response to the closure of military bases around the world and their medical facilities, and rising health care costs, the military has restructured the CHAMPUS program and it is now called TRICARE. TRICARE is a "managed care" system, which is available through 12 regional management offices around the country. The Department of Defense manages this health care system through regional military commanders from each service in collaboration with civilian medical contractors in each region. TRICARE now offers 3 options:

- **TRICARE STANDARD**, formerly known as **CHAMPUS**, **REMAINS UNCHANGED**. This option gives the beneficiary the widest choice of health care providers, but the highest out of pocket expenses. No enrollment is necessary. Deductibles and cost shares are changed. Eligible beneficiaries may use this option as desired. The military medical treatment facility (MTF) may be used on a space available basis.
- **TRICARE EXTRA** is a new option which allows the beneficiary to receive cost savings for specific episodes of care. No enrollment is necessary, but in order to obtain cost savings, the beneficiary must use the managed care support contractor's established network of health care providers. Deductibles and reduced TRICARE cost shares are charged. Standard and Extra may be used interchangeably. The MTF may be used on a space available basis.

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- **TRICARE PRIME** is a new option, similar to a health maintenance organization (HMO). The beneficiary must choose to enroll (annually) in this option in order to reap the benefits. The enrollee is assigned to a primary care manager (PCM) who provides the majority of the individual's health care needs. When the enrollee requires care beyond the scope of the PCM, they are referred to specialists. The specialists may be inside or outside the MTF. This option offers enhanced benefits above the Standard and Extra options and guarantees access to the MTF if assigned to an MTF PCM. There is no enrollment fee for active duty and their families. Retirees and their families (under the age of 65) may choose to enroll for \$230 individual/\$460 family. A nominal copay is charged for care obtain in the civilian network when referred. TRICARE Prime is the lowest cost option under TRICARE, but freedom to choose a provider is limited.

Point of Service (POS) Option allows the Prime enrollee some freedom to choose a provider outside the prime network of providers. A POS charge will be applied when a patient uses a provider without authorization. The deductible for care received under POS is \$600, with a 50% copay.

Surviving family members of deceased service members will continue to receive benefits under the TRICARE system as follows:

- Surviving spouses continue under the same coverage for one year from the death of the service member. After one year, the spouse may pay an annual membership fee equal to that paid by retirees to enroll (or re-enroll) in TRICARE Prime and must pay the cost shares and deductibles applicable to retirees and their families for those who choose the TRICARE Standard or Extra options. Such coverage will continue until the surviving spouse remarries or reaches age 65 (when Medicare coverage begins and CHAMPUS eligibility ceases).

- Surviving children continue under the same coverage until age 21 or until age 23 if enrolled full time school.

You may contact a Health Benefit Advisor (HBA) near you for more information. A list of HBA locations and phone numbers is provided in Appendix B.

TRICARE Retiree Dental Plan

The TRDP which offers basic preventive and restorative dental care via civilian dentists is available, provided the following conditions are met:

- The sponsor's death must have occurred while on active duty in excess of 30 days .

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- Family members must not be eligible, or no longer eligible for dental benefits under the TRICARE Family Member Dental Plan.

The TRDP offers continuous open enrollment. Initial enrollment is for at least 24 months. After the first 24 month period, enrollees may choose to stay enrolled on a month-to-month basis. Enrollees who disenroll at any time, regardless of the reason, will be subject to a one-year lock-out period.

Additional information and enrollment forms are available at the following addresses and telephone numbers:

Customer Service
Post Office Box 537007
Sacramento, CA 95853-7007
(888) 336-3260

Enrollment
Post Office Box 537008
Sacramento, CA 95853-7008
(888) 838-8737

FUNERAL BENEFITS

Funeral and/or Interment Reimbursement

The government will reimburse the next of kin for funeral and/or interment expenses if the deceased Sailor died while on active duty, active duty for training, inactive duty for training, or if he or she was reported as terminally ill while on active duty, or died within 120 days from separation of active duty. The CACO will assist whoever handles the arrangements for the preparation, transportation, and burial of the deceased service member in applying for reimbursement of expenses which includes the following:

- Transportation charges incurred while delivering the remains to the first place designated by the next of kin. The amount may not exceed an amount, which the Government would have paid had the Government arranged for transportation directly.
- If the service member's body was not recovered, the Government will pay up to **\$2,000.00** for a memorial service plot.
- The Government will reimburse the next of kin up to **\$1,750.00** for arrangements including preparation and casket made through a private funeral home not under contract with the Government.

Regardless of whether the Navy or the PNOK makes the arrangements discussed above, the Government will pay an additional allowance toward funeral and interment expenses as follows:

- **\$110.00** when remains are transferred directly to a National Cemetery without the services of a local funeral director or burial at sea.
- **\$2,000.00** when remains are transferred to a funeral director prior to burial in a National Cemetery.
- **\$3,100.00** when transfer is made to a private funeral home before burial in a private cemetery.

NOTE: When the Navy makes arrangements, the remains are prepared and transported to the desired location at no cost to the next of kin.

The CACO will assist you in making a decision regarding the initial preparation of the remains and will immediately convey your decision to the proper Naval activities. Your CACO will provide you with the forms and documents you will need to request reimbursement for these expenses and will assist you in submitting your claims for expenses after the funeral.

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A completed Request for Payment of Funeral and/or Interment Expenses (DD Form 1375) along with a DD Form 1300 may be sent to:

Military Medical Support Office
Attn: Mortuary Affairs
Post Office Box 886999
Great Lakes, IL 60088-6999

You must submit three copies of the DD Form 1375 within two years of the date of the Sailor's death. Claims for reimbursement of funeral expenses are usually settled within 60-90 days from receipt of claim.

Headstone or Marker

The PNOK may request a headstone or marker for placement on an unmarked grave or on a memorial plot. The headstone or marker and shipping costs are paid by the Government, however, you must pay for the erection of the headstone or marker. When a Sailor is buried in a National Cemetery, however, the headstone or marker is provided without cost for placement. The completed application may be mailed to:

Director, Office of Memorial Programs (403A)
Department of Veterans Affairs
810 Vermont Avenue NW
Washington, DC 20420-0001

Your CACO will assist you in submitting the necessary paperwork . Receipt and erection of the headstone or marker is normally accomplished within 120-180 days from receipt of request.

National Cemetery

Any member of the U.S. Navy who dies while on active duty is eligible for burial, without cost, in a national cemetery. However, interment and/or erection of a memorial marker in a national cemetery are dependent upon availability of space in the cemetery selected.

While the headstone or memorial marker will be provided and erected free of charge, you must still apply for it in writing as described in the preceding section. National cemeteries are maintained by the U.S. Government and are located in various areas throughout the country. In some instances, restrictions have been imposed concerning the burial of dependents in a national cemetery due to the limited space remaining in certain national cemeteries. Inquiries concerning the interment of persons other than deceased active duty service personnel should be directed to the Superintendent of the national cemetery involved. Your CACO will assist you in

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ascertaining the availability of space in a specific national cemetery. General information about the National Cemetery System can be obtained from the VA at:

Director
Memorial Programs Service (403A)
National Cemetery System
810 Vermont Avenue NW
Washington, DC 20420-0001
1-800-697-6947

Decorations and Awards

The next of kin may wish to know the status of a Sailor's awards and decorations for a variety of purposes. For example, decorations are sometimes inscribed on the headstone or marker. Again, your CACO can assist you in this matter. Any questions regarding the status of a deceased service member's awards or decorations should be directed to:

Commander Navy Personnel Command
Military Correspondence Branch (PERS-324)
5720 Integrity Drive
Millington, TN 38055-3240
901-874-3363

Memorial Flag

The flag, which drapes the casket of a deceased service member, becomes the property of the next of kin. If the service member's remains were not recoverable, a flag will be provided to the next of kin by the CACO or by the service member's command. A flag is authorized for presentation to other family members, such as parents or siblings, when the primary next of kin is the surviving spouse. The PNOK may also receive a hardwood flag case to display the flag used in the interment ceremony. Your CACO will assist you in the application for the case.

For additional information you may contact:

Military Medical Support Office
Post Office Box 886999
Great Lakes, IL 60088-9904
1-800-876-1131, extension 629

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MISCELLANEOUS INFORMATION

Death Investigations

In some cases, the Navy may conduct an investigation into the circumstances surrounding the Sailor's death. In these members of the Navy Judge Advocate General (JAG) Corps and/or the Naval Criminal Investigative Service (NCIS) may conduct separate investigations when a Sailor's death occurs while on active duty, active duty for training, or inactive duty training. NCIS will normally only investigate those deaths that occur on government property. The basis of these investigations is to determine the cause and manner of the Sailor's death and his or her status at the time the incident occurred. As discussed earlier, such an investigation may affect the processing of SGLI and other benefits. The most common example is found in cases of homicide. Before a beneficiary may receive the insurance proceeds, it must be determined that the beneficiary or beneficiaries were not criminally culpable in the death of the insured.

Your CACO will provide you with all available information regarding any investigations into Sailor's death. The average time to complete each investigation varies with each case.

Copies of any NCIS investigative report released may be requested through the CACO or by writing to:

Naval Criminal Investigative Service Command Headquarters (NCISHQ)
Attn: FOIA Coordinator OOJF
Washington Navy Yard Building 111
701 Sicard St. SE
Washington, DC 20388-5380

Copies of investigations conducted by the JAG may be requested from the command conducting the investigation. Your CACO can refer you to the proper address.

If the Sailor died in connection with an aviation mishap, requests for an aircraft mishap report should be addressed to:

Commander, Naval Safety Center
375 A Street
Norfolk, VA 23511-4399

Victim Assistance Program

As a result of the Victim's Rights and Restitution Act of 1990, survivors of persons who die as a result of criminal activity may receive state-sponsored benefits in the form of financial

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assistance, such as a death gratuity or a loan program, counseling services and other forms of assistance. The act also provides that the survivors may receive information regarding any criminal investigation, prosecution, incarceration, clemency actions and parole of the person(s) responsible for the death. This includes providing input to the criminal justice system regarding the impact of the crime.

Pursuant to this legislation, the Department of Defense, through the Office of Legal Counsel to the Commander Navy Personnel Command (PERS-06), has established Victim and Witness Assistance Procedures which are primarily intended to assist victims or their survivors in availing themselves of victims rights within the military justice system. These procedures also provide a means for survivors to apply for and take advantage of those benefits, which are offered, in every state, in cases which are handled, in civilian jurisdictions.

Your CACO will be able to get answers to any questions you may have regarding this program. You may also write to:

Commander Navy Personnel Command
Office of Legal Counsel (PERS-06)
5720 Integrity Drive
Millington, TN 38055-0600

Allotments

All allotments to include pay and allowances are discontinued on the date of the Sailor's death. Personal financial obligations paid by allotment should be changed immediately. Your CACO will be able to obtain this information for you and assist in making any necessary changes.

Bonds

Inquiries regarding savings bonds that a Sailor has purchased through payroll deduction should be directed to:

Defense Finance and Accounting Service
Allotment Division
1500 East 95th Street
Kansas City, MO 64197-0001

General Insurance Information

Proceeds from life insurance policies are generally not taxable unless they are invested in property. With certain exceptions, such proceeds are likewise not subject to claims, liens, levy or seizure by the United States either before or after receipt by the beneficiary.

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Commercial insurance companies must also be notified of the death by letter, telephone or contact with a local agent.

A copy of the DD Form 1300 will be forwarded by the Commander Navy Personnel Command (PERS-621) directly to any insurance company upon receipt of a written request from that insurance company, or the next of kin.

Home Loans

Survivors of deceased Sailors may be entitled to a VA Home Loan Guaranty. Additional information may be obtained from the nearest VA Regional Office.

Educational Benefits and Assistance

Scholarship assistance for dependent survivors of deceased Sailors is provided by many schools, colleges, special scholarship funds, and by state laws. While such assistance is

usually provided only for persons needing financial assistance, some aid may be furnished regardless of need. This is particularly true of state benefits. Additional information on this subject may be obtained from the VA or your local state college board.

Federal Employment

Surviving spouses who have not remarried, and certain mothers of deceased Sailors, who served during a war period, are entitled to an additional ten points to their earned rating on the civil service examination. Other benefits with respect to appointment and retention are also available. Information concerning preference eligibility may be obtained from the Office of Personnel Management, State Employment Office, or the local post office.

State Benefits

Many states provide benefits for survivors of veterans such as educational assistance, land settlement preference, civil service preference, tax and license fee exemptions, loans, relief and rehabilitation, employment assistance and bonuses. State Veterans Commissions usually supervise these programs and may be contacted for additional information.

American Red Cross

The American Red Cross assists family members of deceased Sailors in applying for federal and state benefits. They provide information on other resources, counseling relative to problems arising from the death and planning to meet financial needs. Local chapters of the American Red Cross serve every community in the United States.

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Navy-Marine Corps Relief Society

The Navy-Marine Corps Relief Society is available to provide emergency assistance for a dependent spouse, minor children and dependent parent(s) of deceased Navy personnel. Aid may be rendered in the form of money or as a loan. Assistance is also furnished in applying for pensions, insurance and other benefits accruing to the dependent by reason of the decedent's military service. Inquiries should be addressed to

Navy-Marine Corps Relief Society
801 N. Randolph Street
Arlington, VA 22203-1978
(703) 696-4904

Gold Star Wives of America

The Gold Star Wives of America is a non-profit organization dedicated to the needs (except monetary), concerns and welfare for widows of deceased service members. This organization is located in all 50 states and works in government, industry, commercial enterprises, in homes, and in schools throughout the country. The members of Gold Star Wives of America also volunteer their services in the community as well as military and veterans hospitals. They also represent service members' interest before Congress and present legislation directly pertaining to service member's dependents. They appear before the House and Senate committees giving written statements and opinions on issues such as compensation, educational benefits, medical care and other programs pertaining to the welfare of widows. Persons interested in becoming a member or who would like to learn more about the organization, should contact:

Gold Stars Wives of America, Inc.
2900 P Street, SE
Washington, DC 20020-3625
202-584-3503

Tragedy Assistance Program for Survivors Inc. (TAPS)

TAPS is a new organization that is dedicated to supporting anyone and everyone who has ever been affected by a service member's death that occurred on active duty. TAPS provides, at no cost to the survivor, a national peer support network, grief-counseling referral service, crisis intervention (24 hours a day) and case worker assistance. You may call 1-800-368-TAPS (8277) to speak with a TAPS counselor. They also publish a quarterly newsletter. For additional information you may contact:

TAPS, Inc.
2001 S Street, NW
Suite 300
Washington, DC 20009

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Honorable Service Lapel Button / Certificate

The Honorable Service Lapel Button is presented to the next of kin by the CACO in recognition of the service member's honorable service. It may be presented to the spouse, children or parents of service members who die while serving on active duty, active duty for training, or inactive duty for training. The star within the circle of the Lapel Button commemorates honorable service. The sprigs of oak refer to the Army, Navy, and Air Force and Marine Corps. The star with the circle commemorates honorable service to our country. The VA will also send the survivors an Honorable Service Certificate, which will generally arrive within a few weeks of the service member's death.

Home Address

The next of kin or beneficiary should inform the Commander Navy Personnel Command (PERS-621), 5720 Integrity Drive, Millington, TN 38055-6210, of any change to their home address and utilize this address for any communications relative to the Sailor's decedent affairs.

In Conclusion

This booklet has provided the basic information you, as the survivor of a deceased member of the Navy, will need to receive the full extent of the benefits to which you are entitled. You will receive a great deal of correspondence related to those benefits to which you will be required to respond. You will also be required to complete many forms and send them to various offices around the country. Your CACO and the Navy Personnel Command will provide you with as much assistance as you need as long as you need it. However, you must respond to all correspondence and complete all forms as promptly as you are able, to avoid delays in receiving

your benefits. Throughout this booklet were listed various phone numbers and addresses. Appendix B is a listing of those points of contact and others you may call with any questions you may have.

In order to make the benefits process easier, you should always have available the following documents:

- Birth certificates
- Death certificate and/or DD Form 1300
- Marriage certificate and/or divorce decrees
- Adoption, custody documents
- Separation documents from military service (DD Form 214 Certificate of Release of Discharge from Active Duty)
- Social Security Number/Card (for all family members)
- Wills, Deeds of Trust
- Insurance policies
- Income Tax Records
- Titles, automobile registration

BENEFITS CHECKLIST

All may not apply.

	Date applied	Date received
Death Gratuity	_____	_____
Unpaid Compensation	_____	_____
Basic Allowance for Housing	_____	_____

Social Security Benefits	_____
Survivor Benefits Plan (SBP)	_____
Servicemember's Group Life Insurance	_____
Dependency and Indemnity Compensation	_____
VA Pension	_____
Personal Effects and Household Goods	_____
Dependent Travel	_____
Montgomery G.I. Bill and VEAP	_____
Uniformed Services Identification and Privilege Card	_____
Health Benefits/CHAMPUS/Tricare	_____
Dental	_____
Funeral and or Interment Reimbursement	_____
Headstone or Marker	_____
National Cemetery	_____
Decorations and Awards	_____
Memorial Flag	_____

APPENDIX A:

SAMPLE FORMS AND DOCUMENTS

APPENDIX B:**ADDRESSES AND POINTS OF CONTACT**

American Red Cross
430 17th Street NW
Washington, DC 20006-5307

Commercial	DSN
(202) 737-8300	

Arlington National Cemetery Arlington, VA 22211-5003	(703) 695-3250/5 (703) 697-9486	225-3250/5
Commander Naval Safety Center (Code 03) 375 A Street Norfolk, VA 23511-4399	(757) 444-3520	564-3520
Defense Finance and Accounting Service (Cleveland Center) Anthony J. Celebreze Federal Building 1249 E. 9 th Street Cleveland, OH 44199-2055	(216) 522-5714	580-5714
Department of Veterans Affairs Benefits Information 1120 Vermont Ave., NW Washington, DC 20388-5393	(800) 827-1000	
Director, Naval Criminal Investigative Service Command Headquarters Attn: OOJF Washington Navy Yard, Building 111 716 Sicard Street, SE Washington, DC 20374-5380	(202) 433-9323 (800) 278-9914	
Fleet Home Town News Center 1877 Dillingham Blvd. Norfolk, VA 23511-3097	(757) 444-2221	
Military Medical Support Office Post Office Box 886999 Great Lakes, IL 60088-6999	(847) 688-3950 (800) 876-1131	792-3950

Department of Veteran Affairs (VA) National Cemetery (Headstone/Grave markers) Washington, DC 20240-0001 General Information	(202) 565-4200	
Fleet and Industrial Supply Center (Code BX21) (Personal Effects)	(757) 887-7208/9	953-7208/9

Norfolk, VA 23512-5000

Navy Federal Credit Union (703) 255-8000
Security Place
P.O. Box 3100
Merrifield, VA 22119-3100

Navy Mutual Aid Association (703) 614-1638
Henderson Hall (USMC) (800) 628-6011
29 Carpenter Road
Arlington, VA 22203-1978

Navy-Marine Corps Relief Society (703) 694-4904
Room 1228
801 N. Randolph Street
Arlington, VA 22203-1978

Retired Enlisted Association (703) 684-1981
909 N. Washington Street
Suite 301
Arlington, VA 22314

The Retired Officers Association (703) 549-2311
Attn: Secretary Scholarship Committee
201 N. Washington Street
Arlington, VA 22314

OSGLI
Servicemember's Group Life Insurance (973) 802-5699
213 Washington Street 1-800-419-1473
Newark, NJ 07102-2999

Department of Veterans Affairs (VA)
Status of Application (40-1330) for Headstones or Markers
Applicants Assistance 1-800-697-6947

APPENDIX C

ACRONYMS

BAH	Basic Allowance for Housing
CACO	Casualty Assistance Calls Program Officer
CHAMPUS	Civilian Head and Medical Program for the Uniformed Services

DDP	Dependent Dental Plan
DEERS	Defense Eligibility Enrollment System
DIC	Dependency and Indemnity Compensation
FICA	Federal Insurance Contributions Act
GTR	Government Travel Request
HBA	Health Benefit Advisor
JAG	Judge Advocate General
NCIS	Navy Criminal Investigate Service
NCFLS	Navy Casualty Family Liaison Section
PNOK	Primary Next of Kin
PSA/PSD	Personnel Support Activity or Detachment
OHA	Overseas Housing Allowance
RAPIDS	Real-Time Automated Personnel Identification System
SBP	Survivor Benefits Program
SGLI	Servicemember's Group Life Insurance
SSA	Social Security Administration
TAPS	Tragedy Assistance Program for Survivor
UPPA	Unpaid Pay and Allowances
VA	Department of Veterans Affairs
VEAP	Veterans Education Assistance Program
VHA	Variable Housing Allowance
USHBP	Uniformed Service Health Benefits Program